## NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, B and S Homes, LLC executed a Deed of Trust dated February 2, 2007 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2661, Page 695, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 17, 2012 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3487, Page 100.

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deed of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deed of Trust, will, on the 26<sup>th</sup> day of September, 2012, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

Lot 162, Section F, Henry's Plantation Subdivision, located in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 87, Page 13, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 24th day of August, 2012.

Gary P. Snyder, Substitute Trustee

Jones, Walker, Waechter, Poitevent, Carrère &

Denègre, L.L.P.

P.O. Box 1456

Olive Branch, MS 38654

662-895-2996

Publish: September 4, 2012; September 11, 2012; September 18, 2012; and September 25, 2012

1-26-12

## SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on 23rd day of September, 2003, Kimberly C Bailey executed a certain Deed of Trust to Arnold Weiss, Shelby, Trustee for the benefit of Mortgage Electronic Registration Systems Inc., as nominee for Pulaski Mortgage Company its successors and assigns, which Deed of Trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book/Instrument No. 1842 at Page 541; and

Whereas said Deed of Trust was assigned at Deed Book 3,439, Page 578, on May 14, 2012 to JPMorgan Chase Bank, National Association filed in the office of the aforesaid Chancery Clerk; and

WHEREAS, JPMorgan Chase Bank, National Association, has heretofore substituted Philip L. Martin as Trustee in lieu and in place of Arnold Weiss, Shelby by instrument dated 05/22/2012, and recorded in Book/Instrument # 3,451 at Page 749; and

WHEREAS, default having been made in the terms and conditions of said Land Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust and the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land, property, and all fixtures in accordance with the terms of said Land Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Philip L. Martin, Substituted Trustee in said Deed of Trust, will on 09/26/2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at 2535 Hwy 51 South, Hernando, MS - Main Front Door of DeSoto County Courthouse State of Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to-wit:

Lot 11, Section "A", Magnolia Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat recorded in Plat Book 26, at Page 21, Records, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to said property is believed to be good but I WILL CONVEY only such title as is vested in me as Substituted Trustee.

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WITNESS MY SIGNATURE, on August 28, 2012

/s/ Philip L. Martin
Martin & Brunavs
Attorneys At Law
2800 North Druid Hills Road
Atlanta, GA 30329
(404) 982-0088 or (877) 740-0883- Phone
M&B File # 12-13693MS

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Publication Dates: September 4, 11, 18, 25, 2012

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

## SUBSTITUTE TRUSTEE'S SALE NOTICE

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WHEREAS, on or about the 13th day of August, 2008, Elijah Smith executed and delivered a certain Deed of Trust unto Scott R. Hendrix, Trustee, Mortgage Electronic Registration Systems, Inc., beneficiary, and nominee for Renasant Bank, to secure an indebtedness therein described, which Deed of Trust is recorded in Book 2936 at Page 469, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on or about the 12th day of August, 2010, Mortgage Electronic Registration

Systems, Inc. assigned said Deed of Trust by Transfer and Assignment of Deed of Trust unto Chase

Home Finance, LLC, recorded in Book 3221 at Page 14, in the Office of the Chancery Clerk of DeSoto

County, Mississippi, and

WHEREAS, on the 9th day of September, 2010, Chase Home Finance, LLC, executed and delivered to Nationwide Trustee Services, Inc., an appointment whereby the said Nationwide Trustee Services, Inc., was appointed and substituted as Successor Trustee in the aforesaid Deed of Trust in the place and stead of Scott R. Hendrix, the Trustee originally named therein, as shown by said appointment duly recorded in Book 3221, Page 17 in the records of trust deeds of DeSoto County, Mississippi; and

WHEREAS, on or about the 27th day of March, 2012, JPMorgan Chase Bank, National Association, successor by merger to Chase Home Finance, LLC, assigned said Deed of Trust by Assignment of Deed of Trust unto Franklin American Mortgage Company, recorded in Book 3451 at Page 518, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on or about the 9th day of April, 2012, Franklin American Mortgage Company, assigned said Deed of Trust by Assignment of Deed of Trust unto Renasant Bank, recorded in Book 3451 at Page 521, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and

WHEREAS, on the 25th day of July, 2012, Renasant Bank executed and delivered to Scott R. Hendrix an appointment whereby the said Scott R. Hendrix was appointed and substituted as Substitute Trustee in the above Deed of Trust in the place and stead of Nationwide Trustee Services, Inc., the Trustee named therein, as shown by said appointment duly recorded in Book 3474, Page 32 in the records of trust deeds of DeSoto County, Mississippi; and

WHEREAS, default has been made in the payment of the indebtedness secured by said Deed of Trust, which default continues, and Renasant Bank, the legal holder of the note secured by said Deed of Trust, having requested the undersigned to sell the property described hereinafter for the purpose of

9-26-12

satisfying the indebtedness and costs of sale.

NOW, THEREFORE, notice is hereby given that I, the undersigned Substitute Trustee, will on the 26th day of September, 2012, at the East front door of the DeSoto County Courthouse in Hernando, Mississippi, within legal hours, offer for sale, at public outcry, to the highest bidder for cash, the following described property in DeSoto County, Mississippi, to-wit:

Lot 316, Forest Hill Community, Phase 7 PUD, situated in Section 8, Township 2 South, Range 5 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 96 Page 13 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Such title will be conveyed as is vested in me as Substitute Trustee aforesaid without

warranty of any kind.

This, the 2 day of August, 2012.

Scott R. Hendrix, Substitute Trustee

PUBLISH: September 4, 11, 18, 25, 2012.